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# Focus on Facts: Change in Persons with Health Insurance Before and After the Affordable Care Act: The State of Ohio

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## Focus on Facts

Maxine Goodman Levin College of Urban Affairs – Cleveland State University

June 2017, No. 3

# Change in Persons with Health Insurance Before and After the Affordable Care Act: The State of Ohio

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- The Patient Protection and Affordable Care Act (also known as ACA and/or Obamacare) was designed to reduce the number of people who lack any form of health care insurance. This controversial law took effect in stages between 2010 and 2014. The U.S. House of Representatives recently passed a new law to abolish the ACA and substitute new rules for health insurance. The U.S. Senate is now considering its own version of the new law. Until then, the ACA is still in effect. This report focuses on the geographic changes in health insurance coverage in Ohio before and after the ACA.
- Since the implementation of the ACA, the State of Ohio has seen an increase in the number and percentage of the civilian noninstitutionalized population with health care coverage.<sup>1</sup> An estimated 555,011 more persons had coverage in 2015 than in 2013, reducing the number of Ohio residents without health insurance from 1,257,556 to 746,276.<sup>2</sup> The percent without health care insurance was 11.1 percent in 2013 and dropped to 6.5 percent in 2015.
- Among adults under 65 years old (the age at which Medicare becomes available) the percentage without health insurance dropped from an estimated 15.7 percent to 8.8 percent, which is an increase of 458,573 persons with coverage.
- The estimated percent with no insurance among those under age 18 declined from 5.3 percent in 2013 to 4.4 percent in 2015. The 25 to 34 year old age cohort saw a drop from an estimated 20.4 percent to 12.4 percent.
- Map 1 show the geographic pattern of percent of persons without coverage in the 2009-2013 period for census tracts. Map 2 shows the pattern in the 2011-2015 period. Map 3 shows the change in percentage of civilian noninstitutionalized population without health coverage from the 2009-2013 to 2011-2015 periods. The Maps 1 and 2 use the 2009-2013 state estimated average of 10.0 percent as the breakpoint between positive and negative percentages, with blue shades indicating below average uninsured rates and red shades indicating above average uninsured rates.
- Although the 2011-2015 ACS estimates include data collected prior to full implementation of the ACA, the geographic change in health insurance coverage in the state is evident. Suburban communities of the larger cities (with blue shading) generally had lower rates of uninsured in the earlier period. Low-income city neighborhoods and large parts of southern and rural Ohio had higher rates of uninsured in the earlier period. Map 3 shows that nearly every census tract increased its insured percentage.

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<sup>1</sup> Data are from the American Community Survey (ACS). The ACS, though enacted in 2010 was implemented in stages over time. We take the lead of the Census Bureau's report that used 2013 and 2015 for its analysis of changes resulting from the ACA. See Health Insurance Coverage in the United States: 2015, Current Population Reports, P60-257(RV), by Jessica C. Barnett and Marina S. Vornovitsky, September 2016. Since one-year ACS estimates are not available for mapping at the census tract level this analysis uses the five-year estimates for 2009-2013 and 2011-2015.



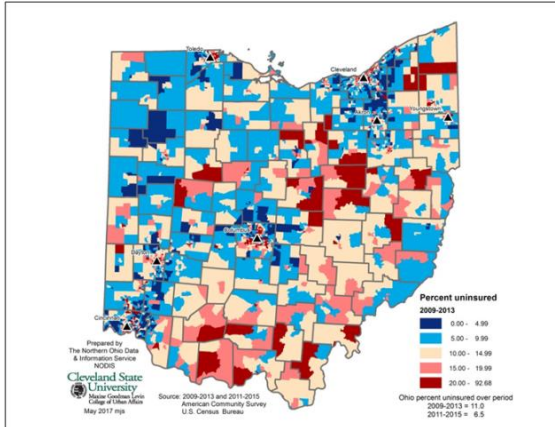
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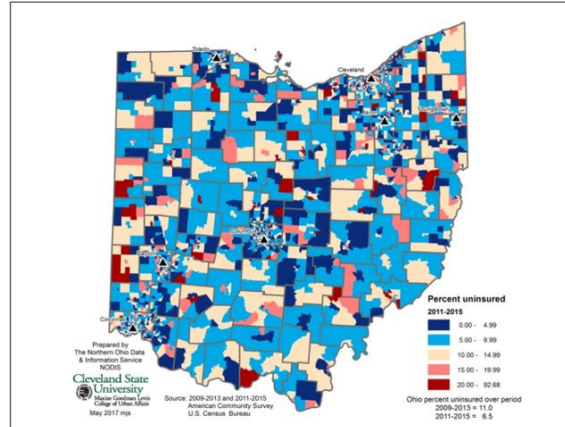
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<sup>2</sup> Population growth accounts for the apparent discrepancy in the difference between change in those covered and those not covered between 2013 and 2015.

### Map 1: Percent of Civilian Noninstitutionalized Persons with No Health Care Insurance by Census Tract in Cuyahoga County, 2009-2013



### Map 2: Percent of Civilian Noninstitutionalized Persons with No Health Care Insurance by Census Tract in Ohio, 2011-2015



### Map 3: Percent Change in Civilian Noninstitutionalized Persons with Health Care Insurance by Census Tract in Ohio, 2009-2013 to 2011-2015

